Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Amended) A method for managing a payment between ~~an~~ a ~~entity A~~ seller and ~~an~~ a ~~entity B~~ buyer using a network, comprising the steps of:

inputting the name and identification data of said ~~entity B~~ buyer into ~~an~~ a ~~entity B's~~ buyer's terminal connected to said network;

verifying said ~~entity B~~ buyer based on the input name and identification data using an ~~entity A's~~ seller's terminal connected to said network;

sending preregistered bank account information of said ~~entity B~~ buyer, after said ~~entity A's~~ seller's terminal has verified said ~~entity B~~ buyer, directly to a bank server of said ~~entity B~~ buyer via said network using said ~~entity B's~~ buyer's terminal;

sending preregistered bank account information of said ~~entity A~~ seller and a payment amount, after said ~~entity A's~~ seller's terminal has verified said ~~entity B~~ buyer, directly to said bank server of said ~~entity B~~ buyer via said network using said ~~entity A's~~ seller's terminal; and

transferring the payment amount to said ~~entity A's~~ seller's bank account, which is indicated by said preregistered bank account information of said ~~entity A~~ seller, directly from said ~~entity B's~~ buyer's bank account, which is indicated by said preregistered bank account information of said ~~entity B~~ buyer, using said bank server of said ~~entity B~~ buyer.

2. (Amended) A method for managing a payment according to claim 1, wherein said bank account information of said ~~entity B~~ buyer is sent and received after being encoded.

3. (Amended) A method for managing a payment according to claim 1, wherein said ~~entity A's~~ seller's terminal is installed with a payment managing table to store payment status information and renews the payment status information when the payment amount is transferred to said ~~entity A's~~ seller's bank account from said ~~entity B's~~ buyer's bank account.

4.   (Amended) A method for managing a payment according to claim 3, wherein the payment managing table is capable of storing data of a plurality of said ~~entities B~~ buyer.

5.   (Amended) A method for managing a payment according to claim 1, further comprising the step of:

sending said ~~entity B's~~ buyer's terminal a reminder to request a payment for an overdue item by using said ~~entity A's~~ seller's terminal.

6.   (Amended) A method for managing a payment according to claim 1, further comprising the step of:

sending said ~~entity B's~~ buyer's terminal a confirmation to renew a payment contract if there is less than a predetermined period remaining until the expiry date of the contract by using said ~~entity A's~~ seller's terminal.

7.   (Amended) A method for managing a payment according to claim 1, wherein said ~~entity A~~ seller is a lessor and said ~~entity B~~ buyer is a lessee.

8.   (Original) A method for managing a payment according to claim 7, wherein the payment amount is a rent.

9.   (Amended) A payment managing system between an ~~entity A~~ seller and an ~~entity B~~ buyer using a network, comprising:

a terminal device of said ~~entity B~~ buyer into which the name and identification data of said ~~entity B~~ buyer is input;

a terminal device of said ~~entity A~~ seller which verifies said ~~entity B~~ buyer based on the input name and identification data of said ~~entity B~~ buyer, said terminal device of said ~~entity A~~ seller being connected to said terminal device of said ~~entity B~~ buyer via said network;

a bank server of said ~~entity B~~ buyer which receives preregistered bank account information of said ~~entity B~~ buyer directly from said terminal device of said ~~entity B~~ buyer after said terminal device of said ~~entity A~~ seller has verified said ~~entity B~~ buyer, said bank

sever of said ~~entity B~~ buyer being connected to said terminal device of said ~~entity B~~ buyer via said network; and

a bank server of said ~~entity A~~ seller which receives preregistered bank account information of said ~~entity A~~ seller and a payment amount directly from said terminal device of said ~~entity A~~ seller after said terminal device of said ~~entity A~~ seller has verified said ~~entity B~~ buyer, said bank server of said ~~entity A~~ seller being connected to said terminal device of said ~~entity A~~ seller via said network, wherein

said bank server of said ~~entity B~~ buyer directly transfers the payment amount to a bank account of said ~~entity A~~ seller, which is indicated by said preregistered bank account information of said ~~entity A~~ seller, from a bank account of said ~~entity B~~ buyer, which is indicated by said preregistered bank account information of said ~~entity B~~ buyer.

10. (Amended) A payment managing system according to claim 9, wherein said terminal device of said ~~entity B~~ buyer encodes said preregistered bank account information of said ~~entity B~~ buyer.

11. (Amended) A payment managing system according to claim 9, wherein said terminal device of said ~~entity A~~ seller is installed with a payment managing table which stores payment status information, said terminal device of said ~~entity A~~ seller renewing the payment status information when the payment amount is transferred to said bank account of said ~~entity A~~ seller from said bank account of said ~~entity B~~ buyer.

12. (Amended) A payment managing system according to claim 11, wherein the payment managing table is capable of storing data of a plurality of said ~~entities B~~ buyer.

13. (Amended) A payment managing system according to claim 9, wherein

said terminal device of said ~~entity A~~ seller sends said terminal device of said ~~entity B~~ buyer a reminder to request a payment for an overdue item.

14. (Amended) A payment managing system according to claim 9, wherein

said terminal device of said ~~entity A~~ seller sends said terminal device of said ~~entity B~~ buyer a confirmation to renew a payment contract if there is less than a predetermined period remaining until the expiry date of the contract.

15.   (Amended) A payment managing system according to claim 9, wherein said ~~entity A~~ seller is a lessor and said ~~entity B~~ buyer is a lessee.

16.   (Original) A payment managing system according to claim 15, wherein the payment amount is a rent.